

ANALYSIS OF MARKET BY SOURCE OF BUSINESS  
PRIVATE PASSENGER P.D.L EXPOSURES

	E.R.P. MARKET						VOL AGENT/DIRECT WRITTEN MARKET					
	ERP RET Expos	%	ERP CEDED Expos	%	TOT ERP Expos	ERP % TOT MKT	VOL AGT RET Expos	%	VOL AGT CEDED Expos	%	TOT VOL AGT Expos	VOL AGT % TOT MKT
Final 92	715,000	66.1%	366,389	33.9%	1,081,389	31.4%	2,036,138	86.2%	326,065	13.8%	2,362,203	68.6%
w/o Aetna	720,645	68.0%	338,713	32.0%	1,059,357	31.5%	2,056,157	89.3%	246,566	10.7%	2,302,723	68.5%
Final 93	862,004	78.7%	232,809	21.3%	1,094,813	31.5%	2,215,806	93.0%	166,431	7.0%	2,382,237	68.5%
Final 94	833,799	74.7%	282,584	25.3%	1,116,383	31.6%	2,245,097	93.1%	165,955	6.9%	2,411,052	68.4%
Final 95	757,388	73.1%	278,588	26.9%	1,035,976	28.9%	2,378,937	93.2%	174,104	6.8%	2,553,041	71.1%
Final 96	699,580	73.3%	255,303	26.7%	954,883	25.7%	2,592,185	94.1%	161,559	5.9%	2,753,744	74.3%
Final 97	689,163	74.5%	235,527	25.5%	924,690	24.4%	2,716,989	94.9%	145,494	5.1%	2,862,483	75.6%
Final 98	669,580	72.9%	249,240	27.1%	918,820	23.6%	2,833,175	95.3%	138,461	4.7%	2,971,636	76.4%
Final 99	660,089	72.6%	248,574	27.4%	908,663	22.9%	2,928,354	95.6%	134,141	4.4%	3,062,495	77.1%
Final 00	686,549	75.2%	226,524	24.8%	913,073	22.6%	3,015,753	96.4%	112,824	3.6%	3,128,577	77.4%
Final 01	741,841	77.3%	218,069	22.7%	959,910	23.3%	3,063,440	96.8%	100,642	3.2%	3,164,082	76.7%
Final 02	803,403	77.7%	230,079	22.3%	1,033,482	24.6%	3,080,548	97.3%	83,955	2.7%	3,164,503	75.4%
Final-03	868,444	79.4%	225,711	20.6%	1,094,155	25.9%	3,056,940	97.8%	67,293	2.2%	3,124,233	74.1%
Final-04 Y-T-D	907,189	80.5%	219,140	19.5%	1,126,329	26.6%	3,036,549	97.9%	64,542	2.1%	3,101,091	73.4%
Jan-05 Y-T-D	10,343	91.3%	988	8.7%	11,331	17.2%	53,961	98.6%	772	1.4%	54,733	82.8%
Feb-05 Y-T-D	21,488	80.9%	5,067	19.1%	26,555	20.8%	94,716	93.5%	6,547	6.5%	101,263	79.2%
Mar-05 Y-T-D	216,665	77.9%	61,574	22.1%	278,239	24.1%	859,440	97.8%	19,044	2.2%	878,484	75.9%
Apr-05 Y-T-D	309,964	78.3%	86,136	21.7%	396,100	25.3%	1,143,790	98.0%	23,912	2.0%	1,167,702	74.7%
May-05 Y-T-D	404,436	79.1%	107,062	20.9%	511,498	26.0%	1,426,329	98.0%	28,890	2.0%	1,455,219	74.0%
Jun-05 Y-T-D	484,553	79.5%	124,807	20.5%	609,360	26.3%	1,677,043	98.0%	33,777	2.0%	1,710,820	73.7%
Jul-05 Y-T-D	561,873	80.0%	140,081	20.0%	701,954	25.9%	1,970,270	98.1%	38,176	1.9%	2,008,446	74.1%
Aug-05 Y-T-D	644,256	80.5%	155,966	19.5%	800,222	26.1%	2,228,059	98.1%	42,421	1.9%	2,270,480	73.9%
Sep-05 Y-T-D	720,518	80.9%	170,078	19.1%	890,596	26.3%	2,455,706	98.1%	46,425	1.9%	2,502,131	73.7%
Oct-05 Y-T-D	793,057	81.2%	183,315	18.8%	976,372	26.4%	2,668,952	98.2%	50,280	1.8%	2,719,232	73.6%
Nov-05 Y-T-D	856,033	81.5%	193,867	18.5%	1,049,900	26.6%	2,840,684	98.1%	53,872	1.9%	2,894,556	73.4%
Dec-05 Y-T-D	920,266	81.8%	204,127	18.2%	1,124,393	26.7%	3,034,930	98.1%	57,334	1.9%	3,092,264	73.3%
Final-05 Y-T-D	920,266	81.8%	204,127	18.2%	1,124,393	26.7%	3,034,930	98.1%	57,334	1.9%	3,092,264	73.3%

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TOTAL MARKET

	RETAINED Expos	%	CEDED Expos	%	TOTAL MARKET Expos	%
Final 92	2,751,138	79.9%	692,455	20.1%	3,443,592	100.0%
w/o Aetna	2,776,801	82.6%	585,279	17.4%	3,362,080	100.0%
Final 93	3,077,810	88.5%	399,239	11.5%	3,477,049	100.0%
Final 94	3,078,896	87.3%	448,539	12.7%	3,527,435	100.0%
Final 95	3,136,325	87.4%	452,692	12.6%	3,589,017	100.0%
Final 96	3,291,765	88.8%	416,862	11.2%	3,708,627	100.0%
Final 97	3,406,152	89.9%	381,021	10.1%	3,787,173	100.0%
Final 98	3,502,755	90.0%	387,701	10.0%	3,890,456	100.0%
Final 99	3,588,443	90.4%	382,715	9.6%	3,971,158	100.0%
Final 00	3,702,302	91.6%	339,348	8.4%	4,041,650	100.0%
Final 01	3,805,281	92.3%	318,711	7.7%	4,123,992	100.0%
Final 02	3,883,951	92.5%	314,034	7.5%	4,197,985	100.0%
Final-03	3,925,384	93.1%	293,004	6.9%	4,218,388	100.0%
Final-04 Y-T-D	3,943,738	93.3%	283,682	6.7%	4,227,420	100.0%
Jan-05 Y-T-D	64,304	97.3%	1,760	2.7%	66,064	100.0%
Feb-05 Y-T-D	116,204	90.9%	11,614	9.1%	127,818	100.0%
Mar-05 Y-T-D	1,076,105	93.0%	80,618	7.0%	1,156,723	100.0%
Apr-05 Y-T-D	1,453,754	93.0%	110,048	7.0%	1,563,802	100.0%
May-05 Y-T-D	1,830,765	93.1%	135,952	6.9%	1,966,717	100.0%
Jun-05 Y-T-D	2,161,596	93.2%	158,584	6.8%	2,320,180	100.0%
Jul-05 Y-T-D	2,532,143	93.4%	178,257	6.6%	2,710,400	100.0%
Aug-05 Y-T-D	2,872,315	93.5%	198,387	6.5%	3,070,702	100.0%
Sep-05 Y-T-D	3,176,224	93.6%	216,503	6.4%	3,392,727	100.0%
Oct-05 Y-T-D	3,462,009	93.7%	233,595	6.3%	3,695,604	100.0%
Nov-05 Y-T-D	3,696,717	93.7%	247,739	6.3%	3,944,456	100.0%
Dec-05 Y-T-D	3,955,196	93.8%	261,461	6.2%	4,216,657	100.0%
Final-05 Y-T-D	3,955,196	93.8%	261,461	6.2%	4,216,657	100.0%